

Rural America contributes to the economic and social well-being of the nation, and the diverse people, landscapes, and cultural traditions that constitute rural America make our country strong. It is clear that in order for America to prosper, rural America must prosper.



Supporting President George W. Bush's vision of an economically strong America, Rural Development has diligently worked throughout the past year in bringing opportunities to rural communities. And we are proud of the tangible results realized in Florida through the Rural Development programs.

Rural Development has a long and proud heritage of investing in the rural sector, bringing improved housing, creating jobs, and strengthening communities. And we accomplished a great deal in Fiscal Year 2003. From housing, to fire protection, to healthcare, to fresh drinking water, to sanitary waste systems to emerging businesses, Rural Development has helped people attain a higher quality of life and businesses enjoy greater measures of success in Florida and the Virgin Islands.

I would like to express sincere thanks to our numerous partners and the congressional delegation for their commitment to the very important work in which we are all engaged. I am especially proud of Rural Development employees, who made our programs more effective and wide reaching through their tireless efforts and dedication. It is through their commitment that the greatest value for our customer — Rural America — is realized.

Looking forward to the coming year, we are dedicated to continuing our work, and helping rural communities share in the American dream. And finally, as we move forward, we must keep our focus on what's important — pursuing excellence and delivering results.

I am pleased to present the 2003 Annual Report for Florida/U.S. Virgin Islands. Please take this opportunity to review the following pages and share in the rewards we receive in delivering Rural Development programs.

**Charles W. Clemons, Sr.**

STATE DIRECTOR

FLORIDA / U.S. VIRGIN ISLANDS